

# Local Fintech Pand.ai launches Singapore's first bilingual digital insurance broker with Allianz, Etiqa and MSIG

*GINA.sg allows consumers to compare different car insurance policies on Whatsapp, and is approved under the MAS Fintech Sandbox program.*

SINGAPORE, November 30, 2021 /EINPresswire.com/ -- Fintech startup [Pand.ai](https://Pand.ai) today unveils [GINA.sg](https://GINA.sg), an English-Chinese bilingual WhatsApp Chatbot that helps car owners in Singapore find the most competitive motor insurance that suits their profiles. Done in partnership with 3 major insurance companies: Allianz, Etiqa and MSIG, GINA.sg is offering digital brokerage services for general insurance under the [Monetary Authority of Singapore \(MAS\) Fintech Sandbox program](https://MAS.gov.sg).

"Traditional online aggregators typically do not provide personalised quotes that are essential for car owners to make purchase decisions, while offline human agents do not have the expediency and convenience that online channels offer," said Chuang Shin Wee, CEO of Pand.ai. "With GINA.sg, we are proud to partner with Allianz, Etiqa and MSIG to not only enable car owners to receive multiple quotes from different insurance companies in one go, but to do it conveniently using WhatsApp, in a language that they prefer, and even receive up to \$200 cash-back for each policy that they



**GINA.sg**

**1ST**  
BILINGUAL DIGITAL  
INSURANCE ADVISOR  
IN SINGAPORE

**CONVENIENCE**  
Available on  
WhatsApp

**CASH REWARDS**  
Up to \$200  
cashback

**CHOICES**  
Multiple insurance  
products

In partnership with :

**Allianz** 

**eTiqa** 

**MSIG** 

powered by  PAND.AI

GINA.sg is now available on WhatsApp at +65 8913 9033



**GINA.sg**

新加坡首个  
中英文双语  
全数码汽车保险经纪商

**便捷**  
可在WhatsApp上使用

**现金返还**  
高达200新元现金返还

**选项**  
多种保险产品

合作伙伴:

**Allianz** 

**eTiqa** 

**MSIG** 

 PAND.AI 为您提供

GINA.sg 通过 WhatsApp 于 +65 8913 9033 联系

buy.”

In building GINA.sg, Pand.ai seeks to create a wholesome digital insurance purchase experience through a combination of quantitative and qualitative research methods. To do that, the company is collaborating with the Singapore Management University (SMU) on a doctoral-level research led by Associate Professor Hannah Chang and James Tan, the former CEO of Tokio Marine Life Insurance Singapore (TMLS), to better understand consumer psychology and to optimise user journey for GINA.sg.

GINA.sg is also Pand.ai’s first foray into direct to consumers. Over the past 5 years, the Singapore-headquartered startup has been building AI Chatbots for many financial institutions in the region, such as Bangkok Bank, CIMB and Schroders, using its proprietary Natural Language Processing (NLP) technologies. This has enabled the company to build up a large, hyper-localised data corpus based on millions of live conversations and at the same time provided deep insight into general consumers’ behaviour when interacting with a Chatbot. Pand.ai plans to progressively add more general insurance products to make GINA.sg every Singaporean’s “digital butler” for insurance. GINA.sg can be contacted through WhatsApp using the number +65 8913 9033.

“GINA.sg not only provides car insurance comparison in an instantaneous and personalised manner but is able to do it conversationally on the popular WhatsApp platform.” said Hicham Raissi, CEO of Allianz Singapore

“With WhatsApp becoming an integral part of our life, providing insurance services safely via this popular platform is a natural progression. We are excited to partner with Pand.ai to meet our customers’ changing needs and always find ways to serve them better,” said Raymond Ong, CEO of Etiqa Singapore

“When Pand.ai approached us with GINA.sg, we saw how she could better serve car insurance consumers. Consumers can choose to be served in their preferred language and be guided conversationally throughout the process, making car insurance purchase a breeze.” said Craig Ellis, CEO of MSIG Singapore.

#### About Pand.ai Pte Ltd

“Pandai” means clever in the Malay language. As the name suggests, Pand.ai specialises in developing custom smart AI-chatbots for enterprises in Asia. Pand.ai’s customers include Schroders, Tesco, CIMB Bank, MSIG, Great Eastern, Etiqa and others. You may find out more about Pand.ai at <https://www.pand.ai/>

#### About Allianz Insurance (“Allianz Singapore”)

With a desire to deliver best-in-class solutions to customers, and bring a strong brand that stands for quality, trust and resilience one step closer to Singapore, Allianz Singapore offers both personal and corporate insurance solutions to serve the local retail, SME and mid-corporation

markets via various channels including agents, brokers, bancassurance, digital sales, financial advisers, and partnership.

Driven by integrity and customer-focus as core values – Allianz Singapore is committed to do what they say, and deliver relevant product solutions to meet with clients' needs. Once again in the year of 2020 (second consecutive time), Allianz is named as the World's No. 1 Insurance Brand in Interbrand's Best Global Brands Ranking. This has confirmed Allianz's growing brand strength and relevance in people's lives. Allianz's resilience and focus on customer centricity is reflected in the success of the brand. You may find out more about Allianz Singapore at

Allianz Singapore is part of the Allianz Group, a global financial services providers with services predominantly in the insurance and asset management business. You may find out more about Allianz Singapore at <https://www.allianz.sg/>

#### About Etiqa Insurance ("Etiqa Singapore")

Protecting customers since 1961, Etiqa Singapore is a licensed life and general insurance company regulated by the Monetary Authority of Singapore (MAS) and governed by the Insurance Act.

The local insurer is the Singapore operating entity of Etiqa Insurance Group – a leading insurance and takaful business in ASEAN offering life and general insurance as well as family and general takaful products through its agents, branches, offices and bancassurance network in the region. Etiqa is rated 'A' by credit ratings agency Fitch for the group's 'Favorable' business profile and 'Very Strong' capitalisation.

Etiqa is owned by Maybank Ageas Holdings Berhad, a joint venture company that combines local market knowledge with international insurance expertise. You may find out more about Etiqa Singapore at <https://www.etiqa.com.sg/>

#### About MSIG Insurance ("MSIG Singapore")

A leading general insurer with a local presence of over 100 years, MSIG Singapore offers an extensive range of insurance solutions for commercial and personal risk protection, enabling the security and safety of individuals and businesses. MSIG Singapore holds an A+/Stable financial rating by Standard & Poor's.

A testament to its growing strength and influence, MSIG Singapore has garnered numerous awards for delivering digitally innovative and customer-centric solutions. It was named Asia's Most Transformative Insurer (2019) by the IDC Financial Insights and The Digital Insurer of the Year 2018 by The Asset, an independent financial research publication in Asia.

MSIG Singapore is a subsidiary of Mitsui Sumitomo Insurance Co., Ltd, and a member of the MS&AD Insurance Group – one of the largest general insurance groups in the world. You may find out more about MSIG Singapore at <https://www.msig.com.sg/>

Ezline Lee

Pand.ai Pte Ltd.

[email us here](#)

Visit us on social media:

[LinkedIn](#)

---

This press release can be viewed online at: <https://www.einpresswire.com/article/557266121>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2021 IPD Group, Inc. All Right Reserved.